

United States Bankruptcy Court
Eastern District of North Carolina

In re:
Brenda Jean Burnett
Debtor

Case No. 17-00922-DMW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0417-5
Date Rcvd: Feb 10, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2022:

Recip ID	Recipient Name and Address
db	+ Brenda Jean Burnett, 500 Newcombe Road, Raleigh, NC 27610-4719
tr	John F. Logan, Office Of The Chapter 13 Trustee, PO Box 61039, Raleigh, NC 27661-1039
5604440	+ Amcol Systems, Inc., 111 Lancewood Road, Columbia, SC 29210-7523
5604445	E-Recovery Solutions, Post Office Box 826, Christiansburg, VA 24068-0826
5604431	Employment Security Commission, Attn: Benefit Payment Control, Post Office Box 26504, Raleigh, NC 27611-6504
5604433	Equifax Information Systems LLC, P.O. Box 740241, Atlanta, GA 30374-0241
5604434	Experian, P.O. Box 2002, Allen, TX 75013-2002
5604446	+ George Brown Associates, Inc., 2200 Crownpoint Executive Drive, Charlotte, NC 28227-7754
5604432	NC Child Support, Centralized Collections, Post Office Box 900006, Raleigh, NC 27675-9006
5604448	+ Optimum Outcomes Inc, P.O. Box 58015, Raleigh, NC 27658-8015
5604450	+ REX Healthcare, Attn: Patient Financial Services, 4420 Lake Boone Trail, Raleigh, NC 27607-7505
5604449	+ Raleigh Orthopaedic Clinic, PA, Post Office Box 2509, Garner, NC 27529-2513
5604452	Stern & Associates, P A, Post Office Box 14899, Greensboro, NC 27415-4899
5604435	Trans Union Corporation, P.O. Box 2000, Crum Lynne, PA 19022-2000

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5604441	+ EDI: CITICORP.COM	Feb 11 2022 05:13:00	AT&T Universal Card, Attn: Billing Disputes, Post Office Box 44183, Jacksonville, FL 32231-4183
5604439	Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Feb 11 2022 00:10:00	Accounts Receivable Solutions Inc, PO Box 184, Saint Johns, MI 48879-0184
5604443	EDI: WFNNB.COM	Feb 11 2022 05:13:00	Comenity Bank, Bankruptcy Department, Post Office Box 182125, Columbus, OH 43218-2125
5604442	EDI: WFNNB.COM	Feb 11 2022 05:13:00	Comenity Bank, Post Office Box 182782, Columbus, OH 43218-2782
5604444	EDI: DISCOVER.COM	Feb 11 2022 05:13:00	Discover Bank, Post Office Box 15316, Wilmington, DE 19850
5608121	EDI: DISCOVER.COM	Feb 11 2022 05:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5604436	EDI: IRS.COM	Feb 11 2022 05:13:00	Internal Revenue Service (ED)**, Post Office Box 7346, Philadelphia, PA 19101-7346
5604438	EDI: NCDEPREV.COM	Feb 11 2022 05:13:00	North Carolina Dept. of Revenue**, Post Office Box 1168, Raleigh, NC 27602-1168
5604447	Email/Text: bankruptcy@onlineis.com	Feb 11 2022 00:10:00	Online Collections, Post Office Box 1489, Winterville, NC 28590-1489
5604448	+ Email/Text: correspondence.raleigh@oorcm.com	Feb 11 2022 00:10:00	Optimum Outcomes Inc, P.O. Box 58015, Raleigh, NC 27658-8015
5637461	EDI: Q3G.COM	Feb 11 2022 05:13:00	Quantum3 Group LLC as agent for, Comenity

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5604451	+ EDI: CITICORP.COM	Feb 11 2022 05:13:00	Bank, PO Box 788, Kirkland, WA 98083-0788
5604454	EDI: RMSC.COM	Feb 11 2022 05:13:00	Sears/CBNA, Post Office Box 6497, Sioux Falls, SD 57117-6497
5672839	+ EDI: RMSC.COM	Feb 11 2022 05:13:00	Synchrony Bank, Post Office Box 965009, Orlando, FL 32896-5009
5604453	EDI: RMSC.COM	Feb 11 2022 05:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5604455	EDI: RMSC.COM	Feb 11 2022 05:13:00	Synchrony Bank, Attn. Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5604437	Email/Text: USANCE.Bankruptcy@usdoj.gov	Feb 11 2022 00:10:00	Synchrony Bank, ATTN: Bankruptcy Dept., Post Office Box 965061, Orlando, FL 32896-5061
5604456	+ Email/Text: BANKRUPTCY@WAKEMED.ORG	Feb 11 2022 00:10:00	US Attorney's Office (ED)**, 310 New Bern Avenue, Suite 800, Federal Building, Raleigh, NC 27601-1461
5820376	Email/PDF: bncnotices@becket-lee.com	Feb 11 2022 00:12:16	WakeMed, Post Office Box 29516, Raleigh, NC 27626-0516
			eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
asnor	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2022 at the address(es) listed below:

Name	Email Address
Edward C. Boltz	on behalf of Debtor Brenda Jean Burnett postlegal@johnorcutt.com freelooks.jto1@gmail.com;eboltz@johnorcutt.com;ecf.nce.t6@sitekitmail.com;ecf.nce.t7@sitekitmail.com;ecf.nce.t8@sitekitmail.com;ecf.nce.t9@sitekitmail.com;ncc.10@freelooks.bk.watch
John F. Logan	skeighley@ralch13.com casefiles@ralch13.com

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Information to identify the case:

Debtor 1	Brenda Jean Burnett	Social Security number or ITIN	xxx-xx-3424
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of North Carolina			
Case number: 17-00922-5-DMW			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brenda Jean Burnett
aka Brenda Burnette

2/10/22

By the court: David M. Warren
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.